

Assets and Liabilities (Consolidated)

Sumitomo Mitsui Banking Corporation and Subsidiaries

Deposits and Negotiable Certificates of Deposit

Year-End Balance

March 31	Millions of yen	
	2011	2010
Domestic operations:		
Liquid deposits	¥46,475,850	¥42,959,169
Fixed-term deposits	25,358,154	25,125,800
Others	3,858,755	3,617,857
Subtotal	75,692,760	71,702,827
Negotiable certificates of deposit	6,054,758	5,246,004
Total	¥81,747,518	¥76,948,832
Overseas operations:		
Liquid deposits	¥ 4,818,026	¥ 5,243,318
Fixed-term deposits	1,533,773	1,763,200
Others	108,904	7,831
Subtotal	6,460,703	7,014,351
Negotiable certificates of deposit	2,368,364	1,828,914
Total	¥ 8,829,068	¥ 8,843,265
Grand total	¥90,576,587	¥85,792,098

Notes: 1. Domestic operations comprise the operations of SMBC (excluding overseas branches) and its domestic consolidated subsidiaries. Overseas operations comprise the operations of SMBC's overseas branches and its overseas consolidated subsidiaries.

2. Liquid deposits = Current deposits + Ordinary deposits + Savings deposits + Deposits at notice

3. Fixed-term deposits = Time deposits + Installment savings

Balance of Loan Portfolio, Classified by Industry

Year-End Balance

March 31	Millions of yen			
	2011		2010	
Domestic operations:				
Manufacturing	¥ 5,997,719	11.30%	¥ 6,689,718	12.20%
Agriculture, forestry, fisheries and mining	148,770	0.28	153,199	0.28
Construction	961,596	1.81	1,094,835	2.00
Transportation, communications and public enterprises	3,816,458	7.19	3,261,007	5.95
Wholesale and retail	4,216,614	7.94	4,475,464	8.17
Finance and insurance	5,241,692	9.87	5,271,565	9.62
Real estate, goods rental and leasing	7,729,135	14.56	8,179,721	14.92
Services	3,954,440	7.45	4,192,580	7.65
Municipalities	1,230,912	2.32	1,117,092	2.04
Others	19,796,115	37.28	20,374,612	37.17
Subtotal	¥53,093,455	100.00%	¥54,809,798	100.00%
Overseas operations:				
Public sector	¥ 35,733	0.40%	¥ 43,100	0.50%
Financial institutions	621,657	7.01	543,997	6.33
Commerce and industry	7,385,370	83.31	7,142,983	83.09
Others	822,832	9.28	866,945	10.08
Subtotal	¥ 8,865,594	100.00%	¥ 8,597,027	100.00%
Total	¥61,959,049	—	¥63,406,825	—

Notes: 1. Domestic operations comprise the operations of SMBC (excluding overseas branches) and its domestic consolidated subsidiaries. Overseas operations comprise the operations of SMBC's overseas branches and its overseas consolidated subsidiaries.

2. Japan offshore banking accounts are included in overseas operations' accounts.

Risk-Monitored Loans

March 31	Millions of yen	
	2011	2010
Bankrupt loans	¥ 90,171	¥ 162,969
Non-accrual loans	958,729	1,047,913
Past due loans (3 months or more)	14,226	38,249
Restructured loans	466,459	249,139
Total	¥1,529,587	¥1,498,271
Amount of direct reduction.....	¥ 716,192	¥ 710,815

Notes: **Definition of risk-monitored loan categories**

1. Bankrupt loans: Credits for which accrued interest is not accounted in revenue; credits extended to borrowers that are undergoing bankruptcy, corporate reorganization and rehabilitation proceedings or debtors receiving orders of disposition by suspension of business at bill clearinghouses
2. Non-accrual loans: Credits for which accrued interest is not accounted in revenue; credits, excluding loans to bankrupt borrowers and loans with grace for interest payment to assist in corporate reorganization or to support business
3. Past due loans (3 months or more): Loans with payment of principal or interest in arrears for more than 3 months, calculated from the day following the contractual due date, excluding borrowers in categories 1. and 2.
4. Restructured loans: Loans to borrowers in severe financial condition given certain favorable terms and conditions to assist in corporate rehabilitation or to support business, excluding borrowers in categories 1. through 3.

Securities

Year-End Balance

March 31	Millions of yen	
	2011	2010
Domestic operations:		
Japanese government bonds.....	¥25,934,346	¥16,738,321
Japanese local government bonds	544,409	422,648
Japanese corporate bonds	3,237,321	3,531,793
Japanese stocks.....	2,621,131	2,843,148
Others	5,713,956	3,431,856
Subtotal	¥38,051,166	¥26,967,768
Overseas operations:		
Japanese government bonds.....	¥ —	¥ —
Japanese local government bonds	—	—
Japanese corporate bonds	—	—
Japanese stocks.....	—	—
Others	1,697,228	1,454,593
Subtotal	¥ 1,697,228	¥ 1,454,593
Total	¥39,748,394	¥28,422,362

- Notes: 1. Domestic operations comprise the operations of SMBC (excluding overseas branches) and its domestic consolidated subsidiaries. Overseas operations comprise the operations of SMBC's overseas branches and its overseas consolidated subsidiaries.
2. "Others" include foreign bonds and foreign stocks.

Trading Assets and Liabilities

March 31	Millions of yen							
	2011				2010			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading assets	¥6,107,160	¥518,595	¥(34,836)	¥6,590,920	¥6,067,423	¥587,881	¥(36,046)	¥6,619,258
Trading securities	2,735,578	38,619	—	2,774,197	2,656,782	32,229	—	2,689,011
Derivatives of trading securities.....	3,857	—	—	3,857	1,244	—	—	1,244
Securities related to trading transactions	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions	5,338	—	—	5,338	6,931	—	—	6,931
Trading-related financial derivatives	3,071,434	479,623	(34,836)	3,516,221	3,124,521	555,288	(36,046)	3,643,763
Other trading assets.....	290,952	353	—	291,305	277,943	363	—	278,307
Trading liabilities	¥4,631,357	¥612,920	¥(34,836)	¥5,209,441	¥4,446,003	¥632,763	¥(36,046)	¥5,042,720
Trading securities sold for short sales	1,582,282	830	—	1,583,112	1,557,587	—	—	1,557,587
Derivatives of trading securities.....	1,514	—	—	1,514	2,296	—	—	2,296
Securities related to trading transactions sold for short sales.....	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions	5,638	1	—	5,639	6,961	—	—	6,961
Trading-related financial derivatives	3,041,922	612,088	(34,836)	3,619,174	2,879,158	632,763	(36,046)	3,475,875
Other trading liabilities	—	—	—	—	—	—	—	—

- Notes: 1. Domestic operations comprise the operations of SMBC (excluding overseas branches) and its domestic consolidated subsidiaries. Overseas operations comprise the operations of SMBC's overseas branches and its overseas consolidated subsidiaries.
2. Intersegment transactions are reported in the "Elimination" column.